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**IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE**

PATENT

Inventors: W. J. Gray, et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Title: **SMARTCARD INTERNET
AUTHORIZATION SYSTEM**

Confirmation No.: 3628

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated October 19, 2006, of which this Reply is filed within the three-month statutory period for reply, Applicants amend the application and seek consideration of the remarks that follow.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 5 of this paper.